

statement is intended to comply with the requirements of MPEP § 713.04 and expressly sets forth, as appropriate: (A) a brief description of the nature any exhibit shown or any demonstration conducted; (B) identification of the claims discussed; (C) identification of specific prior art discussed; (D) identification of the principal proposed amendments of a substantive nature discussed; (E) the general thrust of the principal arguments; and (F) a general indication of any other pertinent matters; and (G) the general results or outcome of the interview.

The principal focus of the discussion in the interview was to highlight the distinctions between the present invention and that of *Lamm*. The disclosure of *Lamm* was discussed solely with respect to independent claims 30 and 69. During the interview, Applicant pointed out that *Lamm* merely discloses a payment system in which a service provider, who is registered with a central computer, submits an electronic bill to the central computer for presentment to one of its existing customers, who also is already registered with the central computer. The payment system then enables the registered customer to pay the registered service provider through the central computer. *Lamm* specifically does not disclose any method in which a registered customer pays or otherwise sends money to one of its service providers who is not already registered with the central computer. Correspondingly, *Lamm* does not disclose any method in which a registered service provider requests money or payment through the central computer from one of its customers who is not already registered with the central computer.

The Examiner suggested claim language clarifying that the methods of the present invention are directed to a "transfer of funds through a computer network" as opposed to a "monetary transaction." In addition, the Examiner suggested that the claims be amended to indicate more clearly that the transfer of funds is initiated through the network even if one of the two parties to the transfer of funds (whether it be a "sending of" or "request for" funds from the registered party to the unregistered party) is not already registered with the computer server.

During the interview the Applicant further informed the Examiner of Applicant's intention to submit a number of patent and non-patent references in a new Information Disclosure Statement (IDS), such references being recently obtained from one or more related patent applications. The Examiner indicated that, since the present application was under final, it would be preferable for the Applicant to submit proposed amendments to the claims and the IDS with a Request for Continued Examination.

In the event that the foregoing record is not considered complete and accurate, the Examiner is respectfully requested to bring any incompleteness or inaccuracy to the attention of the undersigned.

#### *Amendments*

Applicant amends the above claims in the present application in view of the Examiner's suggestions provided during the interview. For the reasons noted during the interview, Applicant

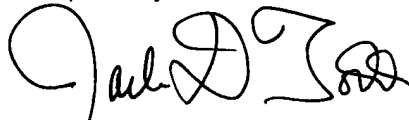
submits that the claims are allowable over the disclosure of *Lamm*. Thus, Applicant respectfully requests withdrawal of the rejection of the claims based on *Lamm*.

In addition, Applicant has amended the Title of the Application and the Abstract to conform both to the amended claims.

Applicant further submits that the pending claims stand in condition for allowance over the additional references that are submitted herewith in an IDS. Applicant submits that each of the newly cited references neither discloses nor suggests, either taken singly or combined, the invention of the claims, and/or that each such reference is not prior art with respect to the present application.

In view of the foregoing, Applicant submits that claims 30-37, 39-51, 69-75, and 77-78 stand in condition for allowance, and Applicant respectfully requests the passing of the present application to issue.

Respectfully submitted,



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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Neofytides et al. ) Art Unit: 2164  
Serial No.: 09/613,615 )  
Filed: July 11, 2000 ) Examiner: G. Akers  
For: METHOD FOR ENABLING TRANSFER OF )  
FUNDS THROUGH A COMPUTER )  
NETWORK (Twice Amended) )  
Docket No.: 10722-32691 )

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RED-LINED CLAIMS AS AMENDED

30. (Amended) A computer-implemented~~implementable~~ method for enabling a monetary transaction~~transfer of funds through a computer network between a first party registered with a computer server of the computer network and a second party not previously registered with the computer server~~~~between entities through a computer server of a computer network~~, comprising the steps of:

receiving from the first party ~~payment instructions~~~~a first entity pre-registered with the computer server~~, the payment instructions comprising a payment amount and an email address of the second party~~a second entity not pre-registered with the computer server~~;

sending to the email address of the second party ~~entity~~ an email containing directions for receiving the payment amount; and

if the directions are followed, transferring the payment amount to the second entity~~party~~.

37. (Amended) The method of claim 31 wherein the payment source is a default payment source selected by the first party prior to receiving the payment instructions~~30 wherein pre-registration of the first entity comprises identifying a default payment source from which the payment amount is to be withdrawn~~.

40. (Amended) The method of claim 30 wherein the directions for receiving the payment amount include a requirement that the second entity~~party~~ register with the computer server.

41. (Amended) The method of claim 30 wherein the step of transferring the payment amount further comprises receiving transfer instructions from the second entity~~party~~.

42. (Amended) The method of claim 30 wherein the step of transferring the payment amount further comprises depositing the payment amount into an account of the second entity~~party~~.

43. (Amended) The method of claim 42 wherein the account of the second entity-party is a bank account.
44. (Amended) The method of claim 42 wherein the account of the second entity-party is a credit card account.
45. (Amended) The method of claim 42 wherein the account of the second entity-party is a stored value account.
46. (Amended) The method of claim 30 wherein the payment instructions further comprise a question to be posed to the second entity-party and a corresponding correct answer and wherein the directions for receiving the payment amount require the second entity-party to supply the correct answer to the question posed.
50. (Amended) The method of claim 30 wherein at least one of the first and second entities parties is an individual.
51. (Amended) The method of claim 30 wherein at least one of the first and second entities parties is a business.
69. (Amended) A computer-~~implemented~~implementable method for enabling a transfer of funds through a computer network between a first party registered with a computer server of the computer network and a second party not previously registered with the computer server~~monetary transaction between entities through a computer server of a computer network,~~ comprising the steps of:
- receiving from the first party a request for money from a first entity ~~pre-registered with the computer server, the request for money comprising a requested amount and an email address of the second party~~a second entity not pre-registered with the computer server;
  - sending to the email address of the second party~~entity~~ an email containing directions for providing the requested amount to the first party~~entity~~; and
  - if the directions are followed, transferring the requested amount to the first party~~entity~~.
70. (Amended) The method of claim 69 wherein the directions require the second party~~entity~~ to identify a payment source from which the requested amount is to be withdrawn.
73. (Amended) The method of claim 69 wherein the directions for providing the requested amount include a requirement that the second party~~entity~~ register with the computer server.
74. (Amended) The method of claim 69 wherein the step of transferring the requested amount further comprises depositing the requested amount into an account of the first party~~entity~~.
75. (Amended) The method of claim 74 wherein the account of the first party is selected as a default account into which the requested amount is to be deposited prior to receiving the request for money~~69 wherein pre-registration of the first entity comprises identifying a default account into which the requested amount is to be deposited.~~

77. (Amended) The method of claim 69 wherein one of the first and second partiesentities is an individual.

78. (Amended) The method of claim 69 wherein one of the first and second partiesentities is a business.